In re: Jamise Miller Debtor Case No. 13-15147-aih Chapter 7

# CERTIFICATE OF NOTICE

District/off: 0647-1 User: pzeho Page 1 of 2 Date Rcvd: May 04, 2016 Form ID: 309A Total Noticed: 27

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
May 06, 2016.
                   +Jamise Miller, 20206 Shakerwood Road, Beachwood, OH 44122-6677
db
                   +Edward A Bailey, 30455 Solon Rd, Solon, OH 44139-3458
CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA, 50368-89
+Michael Miller, 20206 Shakerwood Road, Beachwood, OH 44122-6677
atv
22613070
                                                                                               50368-8971
22475414
                   +Purchasing Power, 695 Pyland Street, Atlanta, GA 30306-3728
+Regional Finance, 2676 E. Aurora, Twinsburg, OH 44087-2150
22475415
22475416
22475417
                   +United Collection Bureau, 5620 Southwick Blvd Suite 206, Toledo, OH 43614-1501
22475418
                   +United Consumer Financial Services, 865 Bassett Road, Westlake, OH 44145-1194
                                                              Cleveland, OH 44130-6460
22475419
                   +Zalic, John, 7515 Pearl Road,
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                   +EDI: BASSASSOC.COM May 04 2016 21:18:00
                                                                            Patti H. Bass, 3936 E. Ft. Lowell Rd.,
aty
                     Tucson, AZ 85712-1083
                    E-mail/Text: bayerlaw17@gmail.com May 04 2016 21:26:54
                                                                                              Paul A. Bayer, 27600 Chagrin Blvd.,
aty
                     Suite 460, Woodmere Village, OH 44122
                    EDI: QLAHELBLING.COM May 04 2016 21:18:00
                                                                              Lauren A. Helbling, 55 Public Square,
                                                                                                                                    #2100.
tr
                     Cleveland, OH 44113-1902
                   +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov May 04 2016 21:27:42 Cynthia J. Thayer, US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
ust
                   US Department of Justice, 201 Superio:
+EDI: BASSASSOC.COM May 04 2016 21:18:00
                                                                            United Consumer Financial Serv.
cr
                    Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Ste #200, Tucson, AZ 85712-1083 EDI: PHINAMERI.COM May 04 2016 21:18:00 AmeriCredit Financial Services, Inc.,
22508264
                     PO Box 183853, Arlington, Texas 76096
                   EDI: PHINAMERI.COM May 04 2016 21:18:00
PO Box 183853, Arlington TX 76096
+EDI: CIAC.COM May 04 2016 21:18:00
                                                                            Americredit Financial Services, Inc.,
22533012
22475409
                                                                     Citi Mortgage, 1000 Technology Drive,
                     O Fallon, MO 63368-2240
                   +EDI: CMIGROUP.COM May 04 2016 21:18:00
22475410
                                                                          Credit Managment LP, 4200 International Pkw,
                   Carrollton, TX 75007-1912
+E-mail/Text: electronicbkydocs@nelnet.net May 04 2016 21:28:21
22475411
                                                                                                       Dept. of Education,
                   121 S. 13th Street, Lincoln, NE 68508-1904
+EDI: PHINAMERI.COM May 04 2016 21:18:00 GN
Arlington, TX 76096-1145
+EDI: IIC9.COM May 04 2016 21:18:00 IC Syst
Saint Paul, MN 55164-0378
22475412
                                                                         GM Financial, PO Box 181145,
22475413
                                                                 IC Systems Inc., P.O. Box 64378,
                    EDI: RESURGENT.COM May 04 2016 21:18:00
22713895
                                                                          LVNV Funding, LLC its successors and assigns as,
                     assignee of NCO Portfolio Management, Resurgent Capital Services, PO Box 10587,
                   Greenville, SC 29603-0587
+E-mail/Text: electronicbkydocs@nelnet.net May 04 2016 21:28:21
22527494
                     Nelnet on behalf of US Dept of Education, U.S. Dept of Education,
                     3015 South Parker Road Suite 400, Aurora CO 80014-2904
                    3015 South Parker Road Suite 400, Autora Co 30014-2504
EDI: Q3G.COM May 04 2016 21:18:00 Quantum3 Group LLC at PO Box 788, Kirkland, WA 98083-0788
EDI: Q3G.COM May 04 2016 21:18:00 Quantum3 Group LLC at PO Box 788, Kirkland, WA 98083-0788
E-mail/PDF: RACBANKRUPTCY@BBANDT.COM May 04 2016 21:49:21
22559968
                                                                    Quantum3 Group LLC as agent for, CF Medical LLC,
22559969
                                                                    Quantum3 Group LLC as agent for, CP Medical LLC,
22538588
                                                                                                  Regional Acceptance Corporation,
                     PO Box 1847, Wilson, NC 27894-1847
                   +EDI: BASSASSOC.COM May 04 2016 21:18:00
                                                                         United Consumer Financial Services,
22701535
                     Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
                                                                                                                     TOTAL: 18
              ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                   CitiMortgage, INC.
cr
                                                                                   PO BOX 183853, ARLINGTON TX 76096-3853
                  ++AMERICREDIT FINANCIAL SERVICS DBA GM FINANCIAL,
cr*
                   (address filed with court: AMERICREDIT FINANCIAL SERVICES, INC., PO BOX 183853,
                     ARLINGTON, TX 76096)
                                                                                                                    TOTALS: 1, * 1, ## 0
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0647-1 User: pzeho Page 2 of 2 Date Rcvd: May 04, 2016 Form ID: 309A Total Noticed: 27

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 06, 2016 Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2016 at the address(es) listed below:

Craig H. Shopneck chl3shopneck@chl3cleve.com, cshopneckl3@ecf.epiqsystems.com Edward A Bailey on behalf of Creditor AMERICREDIT FINANCIAL SERVICES, INC.

bknotice@reimerlaw.com

Lauren A. Helbling lauren@helblinglpa.com, rrosalin1969@gmail.com;lhelbling@ecf.epiqsystems.com
Patti H. Bass on behalf of Creditor United Consumer Financial Serv. ecf@bass-associates.com
Paul A. Bayer on behalf of Debtor Jamise Miller bayerlaw17@gmail.com, bayerlaw17@gmail.com
TOTAL: 5

Information	to identify the case:		
Debtor 1	Jamise Miller	Social Security number or ITIN xxx-xx-1491	
	First Name Middle Name Last Name	EIN	
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN	
		EIN	
United States E	Bankruptcy Court Northern District of Ohio	Date case filed in chapter 13 7/22/13	
Case number:	13–15147–aih	Date case converted to chapter 7 5/3/16	

# Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

with the court.				
		About Debtor 1:	About Debtor 2:	
1.	Debtor's full name	Jamise Miller		
2.	All other names used in the last 8 years			
3.	Address	20206 Shakerwood Road Beachwood, OH 44122		
4.	<b>Debtor's attorney</b> Name and address	Paul A. Bayer 27600 Chagrin Blvd. Suite 460 Woodmere Village, OH 44122	Contact phone (216) 591–0560 Email: <u>bayerlaw17@gmail.com</u>	
5.	Bankruptcy trustee Name and address	Lauren A. Helbling 55 Public Square #2100 Cleveland, OH 44113–1902	Contact phone (216) 781–1164 Email: <u>lauren@helblinglpa.com</u>	

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

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## 6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov.www.ohnb.uscourts.gov">www.ohnb.uscourts.gov</a>.

United States Bankruptcy Court Howard M. Metzenbaum U.S. Courthouse 201 Superior Avenue Cleveland, OH 44114–1235 Hours open 9:00 AM - 4:00 PM

Contact phone 216-615-4300

Date: 5/4/16

Location:

## 7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

#### June 13, 2016 at 09:00 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

341 Meeting, H.M.M. US Courthouse, 201 Superior Ave, 6th Floor, Cleveland, OH 44114

\*\*\* Valid photo identification required \*\*\*
\*\*\* Proof of Social Security Number required \*\*\*

### 8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

The presumption of abuse does not arise.

#### 9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

#### File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

## You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

#### You must file a motion:

 if you assert that the discharge should be denied under § 727(a)(8) or (9).

## Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

Filing deadline: 8/12/16

#### 10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

# 11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

# 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

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